

In re:  
Ronald A. Urbano  
Debtor

Case No. 21-10565-elf  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Oct 15, 2021

User: admin  
Form ID: 318

Page 1 of 2  
Total Noticed: 24

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 17, 2021:

Recip ID	Recipient Name and Address
db	+ Ronald A. Urbano, 912 White Road, Plymouth Meeting, PA 19462-2552
14588584	+ Allen Brothers Wholesale Distributors, c/o Kalikhman & Rayz, LLC, 1051 County Line Road, Ste. A, Huntingdon Valley, PA 19006-1232
14588587	+ Colonial School District, c/o Elite Revenue Solutions, 804 Fayette Street, Conshohocken, PA 19428-1709
14588590	+ Einstein Healthcare, P.O. Box 789742, Philadelphia, PA 19178-9742
14588591	+ Hugh J. McGranahan, 1142 Old Lancaster Road, Berwyn, PA 19312-1226
14588592	+ Internal Revenue Service, P.O. Box 742562, Cincinnati, OH 45274-2562
14588593	+ Kavanaugh's Tobacco and Wholesale, 6938 Torresdale Avenue, Philadelphia, PA 19135-1932
14588594	+ Madison Bank aka Vist Bank, c/o Kozloff Stout, 2640 Westview Drive, Reading, PA 19610-1186
14588595	+ Plainfield Tobacco and Candy, c/o Thomas M. Lenney, Esquire, 52 Maple Avenue, Morristown, NJ 07960-5218
14588596	+ Resnick Distributors, 25 Van Dyke Avenue, New Brunswick, NJ 08901-3595
14588598	+ Seneca Distributions, c/o Brian K. Zellner, Esq., Hynum Law, 2608 N. Third Street, Harrisburg, PA 17110-2003
14588599	+ Swift Financial, LLC, c/o Capehart Scatchard, 8000 Midlantic Drive, Ste. 300S, P.O. Box 5016, Mount Laurel, NJ 08054-5016

TOTAL: 12

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: QRHHOLBER.COM	Oct 16 2021 03:33:00	ROBERT H. HOLBER, Robert H. Holber PC, 41 East Front Street, Media, PA 19063-2911
smg	Email/Text: megan.harper@phila.gov	Oct 15 2021 23:26:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Oct 15 2021 23:26:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14588583	Email/Text: backoffice@affirm.com	Oct 15 2021 23:26:00	Affirm Inc., 650 California Avenue, St. FL 12, San Francisco, CA 94108
14588586	+ EDI: CITICORP.COM	Oct 16 2021 03:33:00	Citi Cards, 5800 South Corporate Place, Sioux Falls, SD 57108-5027
14588588	+ EDI: WFNNB.COM	Oct 16 2021 03:33:00	Commenity Bank, P.O. Box 182120, Columbus, OH 43218-2120
14588589	+ EDI: CRFRSTNA.COM	Oct 16 2021 03:33:00	Credit First National, P.O. Box 81315, Cleveland, OH 44181-0315
14588585	EDI: JPMORGANCHASE	Oct 16 2021 03:33:00	Chase Mortgage, 700 Kansas Lane, Mail Code LA4-69452, Monroe, LA 71203
14589662	EDI: PENNDEPTREV	Oct 16 2021 03:33:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg PA 17128-0946
14589662	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 15 2021 23:26:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg PA 17128-0946
14588597	+ EDI: SALLIEMAEBANK.COM	Oct 16 2021 03:33:00	Sallie Mae, P.O. Box 3229, Wilmington, DE

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14588600	+ EDI: CRFRSTNA.COM	19804-0229
		Oct 16 2021 03:33:00 Tires Plus, Credit First N.A., P.O. Box 81344, Cleveland, OH 44188-0001
14588601	+ EDI: WFFC.COM	
		Oct 16 2021 03:33:00 Wells Fargo EFS, P.O. Box 5185, Sioux Falls, SD 57117-5185

TOTAL: 13

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
aty	*+	ROBERT H. HOLBER, Robert H. Holber PC, 41 East Front Street, Media, PA 19063-2911
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 17, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 15, 2021 at the address(es) listed below:

Name	Email Address
CHARLES N. SHURR, JR.	on behalf of Creditor VIST Bank successor to Madison Bank cshurr@kozloffstoudt.com, dgabala@kozloffstoudt.com;jkrallis@kozloffstoudt.com;lbemis@kozloffstoudt.com
PAUL S. PETERS, III	on behalf of Debtor Ronald A. Urbano ppeters@thepetersfirm.com ppeters@pmrbm.com
REBECCA ANN SOLARZ	on behalf of Creditor MidFirst Bank bkgroup@kmlawgroup.com
ROBERT H. HOLBER	trustee@holber.com rholber@ecf.axosfs.com
ROBERT H. HOLBER	on behalf of Trustee ROBERT H. HOLBER trustee@holber.com rholber@ecf.axosfs.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

**Information to identify the case:**

Debtor 1	<b>Ronald A. Urbano</b>	Social Security number or ITIN	xxx-xx-7168
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: <b>21-10565-elf</b>			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Ronald A. Urbano  
dba Nicholas Urbano Wholesale, dba Urbano  
Wholesale

10/15/21

**By the court:** Eric L. Frank  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**